

**Information to identify the case:**

Debtor 1	<u>Heather S. Marsh</u>	Social Security number or ITIN	<b>xxx-xx-5281</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>16-70535-JAD</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Heather S. Marsh

11/2/16

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Heather S. Marsh  
 Debtor

Case No. 16-70535-JAD  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 25

Date Rcvd: Nov 02, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 04, 2016.

db +Heather S. Marsh, 302 Main Street, Portage, PA 15946-1306  
 cr +Peoples Natural Gas Company LLC, Attention: Barbara Rodgers, 375 North Shore Drive,  
 Pittsburgh, PA 15212-5866  
 14265110 +AES, P.O. Box 61047, Harrisburg, PA 17106-1047  
 14265111 +AES/PHEAA, P.O. Box 61047, Harrisburg, PA 17106-1047  
 14265112 +Alternative Community Resource, 131 Market Street, Johnstown, PA 15901-1628  
 14265114 +Chase, P.O. Box 78420, Phoenix, AZ 85062-8420  
 14265115 +Chase/Bank One Card Sevice, P.O. Box 30253, Wilmington, DE 19805-7253  
 14265117 +Conemaugh Physical Group, 1086 Franklin Street, Johnstown, PA 15905-4398  
 14265118 +Credit Control Collections, P.O. Box 72, Altoona, PA 16603-0072  
 14265119 +First National Bank, 4140 E. State Street, Hermitage, PA 16148-3401  
 14265121 +Mariner Finance, 8211 Town Center Drive, Nottingham, MD 21236-5904  
 14265126 +Sync Bank/Wal-Mart, P.O. Box 065024, Orlando, FL 32896-0001  
 14265129 +Veriaon Wireless, P.O. Box 26065, Minneapolis, MN 55426-0065

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 tr +EDI: QJRWALSH.COM Nov 03 2016 01:18:00 James R. Walsh, Spence, Custer, Saylor, Wolfe & Rose,  
 P.O. Box 280, Johnstown, PA 15907-0280

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 03 2016 01:31:51 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 14265113 +EDI: CAPITALONE.COM Nov 03 2016 01:18:00 Capital One Bank USA NA, P.O. Box 30281,  
 Salt Lake City, UT 84130-0281  
 14265116 +EDI: WFNNB.COM Nov 03 2016 01:18:00 Comenity Bank/Lane Bryant, P.O. Box 182789,  
 Columbus, OH 43218-2789  
 14265120 +EDI: FORD.COM Nov 03 2016 01:18:00 Ford Motor Credit, P.O. Box 54200,  
 Omaha, NE 68154-8000  
 14265122 +EDI: SEARS.COM Nov 03 2016 01:18:00 Sears/CBNA, P.O. Box 6282,  
 Sioux Falls, SD 57117-6282  
 14265123 +EDI: SWCR.COM Nov 03 2016 01:18:00 Southwest Credit,  
 4120 International Parkway, Suite 1200, Carrollton, TX 75007-1958  
 14265124 +EDI: RMSC.COM Nov 03 2016 01:18:00 Sync Bank/Lowes, P.O. BOX 965005,  
 ORLANDO, FL 32896-5005  
 14265125 +EDI: RMSC.COM Nov 03 2016 01:18:00 Sync Bank/Sam's, P.O. Box 965005,  
 Orlando, FL 32896-5005  
 14265127 +EDI: RMSC.COM Nov 03 2016 01:18:00 SyncB/Amazon, P.O. Box 965 015,  
 Orlando, FL 32896-5015  
 14265128 +EDI: WTRNBANK.COM Nov 03 2016 01:18:00 TD Bank USA/Target Credit, P.O. Box 673,  
 Minneapolis, MN 55440-0673  
 14265130 +EDI: VERIZONEAST.COM Nov 03 2016 01:18:00 Verizon, 500 Technology Drive, Suite 300,  
 Saint Charles, MO 63304-2225

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr JPMorgan Chase Bank, National Association

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 04, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0315-7

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 25

Date Rcvd: Nov 02, 2016

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 2, 2016 at the address(es) listed below:

James R. Walsh jwalsh@spencecuster.com,  
trustee@spencecuster.com;kpetak@spencecuster.com;rsnyder@spencecuster.com;kmaris@spencecuster.com  
;jwalsh@ecf.epiqsystems.com  
Joshua I. Goldman on behalf of Creditor JPMorgan Chase Bank, National Association  
bkgroup@kmlawgroup.com  
Mary K. Wheeler on behalf of Debtor Heather S. Marsh wheelesk2002@yahoo.com,  
wheelesk2002@yahoo.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 5